

**Listing of Claims**

The following listing of claims replaces all prior versions. Please amend the claims as follows:

1. (currently amended) A method of recovering debt from a customer with a charged-off credit account balance, the method comprising:

electronically creating and storing in a computing platform a single recovery credit account for the customer with the charged-off credit account balance, the single recovery credit account not having a debt balance record;~~and~~

electronically setting an opening credit balance of the recovery credit account in the computing platform to a value equal to at least a portion of the charged-off credit account balance and wherein the opening credit balance represents the entire debt obligation of the customer related to the charged-off credit balance;

before issuing a card for the single recovery credit account, requiring from the customer a plurality of payments;

receiving the plurality of payments from the customer;

electronically adjusting the opening credit balance based on the received payments; and

in response to receiving the payments, issuing the card to the customer.

2. (previously presented) The method of claim 1, further comprising setting a credit limit for the recovery credit account that is less than the opening credit balance of the recovery credit account and wherein the recovery credit account is not open-to-buy until the recovery credit account balance is less than the credit limit.

3. (original) The method of claim 2, further comprising issuing a credit token corresponding to the recovery credit account only after the recovery credit account balance is less than the credit limit, the credit token enabling access to an available balance of the recovery credit account.

4. (original) The method of claim 2, further comprising issuing a bill to the customer for the recovery credit account wherein the bill includes a payment amount that reduces the recovery account balance to less than the credit limit.

5. (original) The method of claim 2, further comprising charging an over limit fee when the recovery account balance is over the credit limit only after the recovery credit account balance has been less than the credit limit.

6. (original) The method of claim 1, further comprising issuing a bill to the customer for the recovery credit account wherein the bill includes a suggested payment.

7. (original) The method of claim 1, further comprising establishing an automatic payment service for payments to the recovery credit account from the customer.

8. (original) The method of claim 1, wherein the difference between the charged-off credit account balance and the opening balance of the recovery credit account is a settlement value negotiated with the customer.

9. (previously presented) A computer comprising a memory for storing program instructions and a processor, responsive to the programming instructions, configured to:

create a single recovery credit account for a customer with a charged-off credit account balance, the single recovery credit account not having a debt balance record; and

set an opening credit balance of the recovery credit account to a value equal to at least a portion of the charged-off credit account balance and wherein the opening credit balance represents the entire debt obligation of the customer related to the charged-off credit balance;

receive a plurality of required payments;

adjust the opening credit balance based on the received payments; and

in response to receiving the payments, initiating an issuance of a card to the customer.

10. (previously presented) The computer of claim 9, further configured to set a credit limit for the recovery credit account that is less than the opening credit balance of the recovery credit account and wherein the recovery credit account is not open-to-buy until the recovery credit account balance is less than the credit limit.

11. (original) The computer of claim 10, further configured to issue a credit token corresponding to the recovery credit account only after the recovery credit account balance is

less than the credit limit, the credit token enabling access to an available balance of the recovery credit account.

12. (original) The computer of claim 10, further configured to issue a bill to the customer for the recovery credit account wherein the bill includes a payment amount that reduces the recovery account balance to less than the credit limit.

13. (original) The computer of claim 10, further configured to charge an over limit fee when the recovery account balance is over the credit limit only after the recovery credit account balance has been less than the credit limit.

14. (original) The computer of claim 9, further configured to issue a bill to the customer for the recovery credit account wherein the bill includes a suggested payment.

15. (original) The computer of claim 9, further configured to establish an automatic payment service for payments to the recovery credit account from the customer.

16. (original) The computer of claim 9, wherein the difference between the charged-off credit account balance and the opening balance of the recovery credit account is a settlement value negotiated with the customer.

17. (currently amended) A system comprising:

means for creating a single recovery credit account for a customer with a charged-off credit account balance, wherein the single recovery credit account does not have a debt balance record; and

means for setting an opening credit balance of the recovery credit account to a value equal to at least a portion of the charged-off credit account balance and wherein the opening credit balance represents the entire debt obligation of the customer related to the charged-off credit balance;

means for receiving a plurality of required payments from the customer; and

means for initiating an issuance of a card to the customer when the required payments are received.

18. (previously presented) The system of claim 17, further comprising means for setting a credit limit for the recovery credit account that is less than the opening credit balance of the recovery credit account and wherein the recovery credit account is not open-to-buy until the recovery credit account balance is less than the credit limit.

19. (original) The system of claim 18, further comprising means for issuing a credit token corresponding to the recovery credit account only after the recovery credit account balance is less than the credit limit, the credit token enabling access to an available balance of the recovery credit account.

20. (original) The system of claim 18, further comprising means for issuing a bill to the customer for the recovery credit account wherein the bill includes a payment amount that reduces the recovery account balance to less than the credit limit.

21. (original) The system of claim 18, further comprising means for charging an over limit fee when the recovery account balance is over the credit limit only after the recovery credit account balance has been less than the credit limit.

22. (original) The system of claim 17, further comprising means for issuing a bill to the customer for the recovery credit account wherein the bill includes a suggested payment.

23. (original) The system of claim 17, further comprising means for establishing an automatic payment service for payments to the recovery credit account from the customer.

24. (original) The system of claim 17, wherein the difference between the charged-off credit account balance and the opening balance of the recovery credit account is a settlement value negotiated with the customer.

25 – 31. (canceled)